

A B S T R A C T

An insurance method comprising the following steps:

- establishing a contract between a client to be
5 insured and an insurer ready to insure the client against
possible claims, in which contract the client pays the
insurer an initial sum covering at least the costs of
insurance over a predetermined duration;
- investing at least a portion of said initial sum
10 so that the invested sum earns income; and
- at the end of the said predetermined duration,
reimbursing the client with a sum that is a function of
the income earned by the investment made by the insurer
and of the claims the insurer has had to indemnify during
15 said predetermined duration.